

**Norges Luftsportforbund (NLF)**  
v/HPS seksjonen

Oslo, 15.12.2025

## **Evidence of Insurance 2026**

Following insurance benefits are agreed to be covered in according to this Certificate and Terms and Conditions dated January 2024.

<b>Insured:</b>	Norwegian Airport Federation (NLF)
<b>Insured person:</b>	Approved member paying correct premium to NLF
<b>Insurance applies:</b>	During training and competition as a pilot / student. For the purposes of this provision, <i>training</i> shall mean training activities conducted under the auspices of the federation, a club, or the principal activities of a cooperating organization.
<b>Insurance period:</b>	01.01.2026 - 31.12.2026
<b>Geographic Scope:</b>	World Wide
<b>Insurance choice:</b>	Member insurance by choice

### **Insurance Table of Benefits – Accident**

	<b>Insurance Benefits:</b>	<b>Basic insurance</b>	<b>Basic insurance with extended disability</b>	<b>Basic insurance with extended death insurance</b>	<b>Top coverage – Expanded disability and death</b>
<b>A</b>	Treatment guarantee – deadline for start-up survey/treatment	3 months	10 days	10 days	10 days
<b>B</b>	Dentist and treatment expenses	NOK 50.000	NOK 50.000	NOK 50.000	NOK 50.000
<b>C</b>	Accidental deaths-by insured's death payable to bereaved family	NOK 200.000	NOK 200.000	NOK 900.000	NOK 900.000
<b>D</b>	Treatment expenses-maximum time is 2 years.	NOK 50.000	NOK 100.000	NOK 100.000	NOK 100.000
<b>E</b>	Disability above 15%	NOK 600.000	NOK 900.000	NOK 600.000	NOK 900.000
<b>F</b>	Liability in respect of third party as Pilot. The highest sum of EUR 1.600.000 or NOK 18.000.000 applies	NOK 18.000.000	NOK 18.000.000	NOK 18.000.000	NOK 18.000.000
<b>G</b>	Repatriation-Home transport only	NOK 350.000	NOK 500.000	NOK 500.000	NOK 500.000
<b>H</b>	Personal belongings lost by accident (not personal aircraft equipment)	NOK 5.000	NOK 5.000	NOK 5.000	NOK 5.000
<b>I</b>	Image Diagnostics (MR, CT, Ultrasound and x-ray)	NOK 3.000	NOK 3.000	NOK 3.000	NOK 3.000
	It will only be charged one deductible per damage/disorder				NOK 0
	Own risk Liability damage - per event				NOK 1.000,-

Members above 80 years are only covered by Basic Insurance regardless of payment

**Foreign nationals (who are not members of the NLF)** may purchase this component of the liability insurance provided that a representative of the club or the NLF submits the foreign national's name by email to lpm@agsforsikring.no. An invoice will be issued, and the liability insurance shall be valid only once the full premium of **NOK 527** has been paid in full to the club or the NLF. The period of liability coverage for foreign nationals shall be **30 days from the date of payment to the club**.

New members paying 12 months premium between 1<sup>st</sup> November 2025 and 31<sup>st</sup> December has valid insurance from date of paid premium to 31<sup>st</sup> December 2026

New members paying after 30<sup>th</sup> June pays 60% of yearly – See premiums above.

**The Insurance Terms and Conditions:**

The insurance agreement consists of this Insurance Certificate, Terms of January 2024, Insurance Contracts Act (ICA) of 16.6.1989 and other laws and regulations. The text in the Insurance Certificate prevails over the Terms of Insurance and the Terms of Insurance prevail over waived legislations. No return premium nor automatic renewal applies. The Norwegian Insurance Certificate prevails this certificate.

**Electronic communications:**

A prerequisite for this Insurance Agreement is that all communication can take place electronically, including Insurance Certificate and Claim Notification. All information concerning this Agreement shall appear on the Policyholder's website including electronic claim notification form.

**Safety Regulations:**

Lack of compliance with safety regulations can lead to wholly or partially reduction of compensation.

The Insured Person (member) is sole responsible for correct Premium (above) is fully paid to Insured (NLF) for the Cover of Benefits to apply before an accident(s).

**All treatment must be approved in advance by the insurance company. If treatment is not pre-approved the insured must expect to pay the expenses.**

The insured must be registered in the Policyholder's registry and between age of 15 and 80 years. Members being 80 years when starting course or start renewal of membership must show health certificate to NLF before this Insurance is valid. Athletes and students under the age of 18 must have both parents /guardians permission to participate on courses, try-day or tandem flying. In cases where the Norwegian Aviation authority accept lower age limit than 15 years then insurance applies for them.

The insured is imposed to follow the Policyholder's routines in the practice of training or competition. Violation of these may result in loss or reduced compensation.

The European health insurance card shall be brought and presented when injured in connection with travel and accommodation within the EEA area so that the cardholder has the right to the health care that is required during the stay in

another EEA country. The coverage by the European health insurance card is provided by the rules of the country of residence. Contact [www.helfo.no](http://www.helfo.no) for issuance of the card.

**Insurance Company:** Lloyds Insurance Company S.A. Bastion Tower. Forsikringene er formidlet av AGS Forsikring AS under tilsyn av Finanstilsynet i Norge. For contact details see page 4.

**Notification of claim:** Electronic claim notification form on the Policyholder's website shall apply.

All costs should be approved in advance by the insurance company otherwise it may be rejected by insurers discretion.

Emergency phone outside normal office hours for emergency service only is +47 48 40 41 00.

**Claim report time-limit:** The policy holder loses the right to compensation if the claim is not notified to the Company within one year after the policy holder ascertained the conditions justifying it, cf. § 18-5 of the Insurance Contracts Act (ICA).

**Appeals Board:** If the insured or the insurer requires it, each party may require treatment by the Appeals Board of Finance (Finansklagenemnda), cf. § 20-1 of the Insurance Contracts Act (ICA).

If the holder of the insurance is dissatisfied with the handling of claims or with the calculation of compensation, they may bring the matter to the Appeals Board of Finance. Any complaints must state the insurer as the defendant. The complaint can be sent to

Finansklagenemnda  
Postboks 53, Skøyen  
N- 0212 Oslo  
E-mail: [firmapost@finkn.no](mailto:firmapost@finkn.no)  
Telephone: 23 13 19 60 (08:30-11:30 and 12:30-15:00)

Legal disputes will be resolved in accordance with Norwegian law with Oslo as the legal venue.

**Jurisdiction:** Norwegian courts shall have jurisdiction in any disputes arising in connection with the policy and any subpoenas. Notification of subpoena, in order to initiate any legal proceedings in connection with this policy, may be reported to AGS Forsikring, Henrik Ibsens gate 90, 0255 Oslo.

<b>Insurance intermediary</b>	<b>AGS Forsikring AS</b>  Henrik Ibsens gate 90  0255 Oslo, Tlf + 47 4840 4100 E-mail: lpm@agsforsikring.no
<b>Lloyds representative in Norway</b>	Adv. firma Berngard AS v/ adv Hanna Norum Motzfeldt Beddingen 8 N-0250 Oslo
<b>Insurance company</b>	<b>Lloyd's Insurance Company S.A.</b>  Lloyd's Insurance Company S.A. is a Belgian limited liability company (société anonyme / naamloze vennootschap) with its registered office at Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance company subject to the supervision of the National Bank of Belgium. Its Firm Reference Number(s) and other details can be found on <a href="http://www.nbb.be">www.nbb.be</a> . Website address: <a href="http://lloyds.com/brussels">lloyds.com/brussels</a> . E-mail: <a href="mailto:enquiries.lloydsbrussels@lloyds.com">enquiries.lloydsbrussels@lloyds.com</a> . Bank details: Citibank Europe plc Belgium Branch, Boulevard General Jacques 263G, Brussels 1050, Belgium - BE46570135225536.